Case 09-38714 Doc 1 Filed 10/16/09 Entered 10/16/09 12:51:07 Desc Main Document Page 1 of 12

B1 (Official Form 1)(1/08)				oannon		.go <u> </u>					
		United No			ruptcy of Illino					Vol	untary	Petition
Name of Debtor (if in White, Rhonda	ndividual, ent	ter Last, First	, Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Rhonda Anthony					All O	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xx-xx-2385						(if mor	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)					
Street Address of Debtor (No. and Street, City, and State): 2225 S. Kirkland Chicago, IL							Address of	f Joint Debtor	(No. and St	reet, City, aı	nd State):	ZIP Code
County of Residence or of the Principal Place of Business: Cook							y of Reside	ence or of the	Principal Pl	ace of Busir	ness:	Zir couc
Mailing Address of Debtor (if different from street address):					Mailir	Mailing Address of Joint Debtor (if different from street address):						
				Γ	ZIP Code							ZIP Code
Location of Principal (if different from street			r									
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Nature of Business (Check one box) ☐ Health Care Business ☐ Single Asset Real Estate as defin in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other Tax-Exempt Entity (Check box, if applicable) ☐ Debtor is a tax-exempt organizat under Title 26 of the United State Code (the Internal Revenue Code			e) anization d States	Chapter 11 Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Chapter 13 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as business debts. "incurred by an individual primarily for					
■ Full Filing Fee att □ Filing Fee to be pattach signed applis unable to pay fe □ Filing Fee waiver attach signed appl	ached aid in installn ication for th se except in in requested (ap	e court's cons nstallments. I oplicable to c	able to inc sideration Rule 1006 hapter 7 i	certifying t (b). See Offi ndividuals o	hat the debicial Form 3A only). Must	tor Check	Debtor is if: Debtor's to insider all applica A plan is Acceptance	a small busin not a small b aggregate not s or affiliates)	ncontingent 1 are less than with this petiti in were solici	s defined in or as defined iquidated den \$2,190,000 con.	d in 11 U.S. ebts (exclud 0.	C. § 101(51D). ing debts owed e or more
Statistical/Administr Debtor estimates t Debtor estimates t there will be no fu	hat funds wil hat, after any	l be available exempt prop	erty is ex	cluded and	administrat					S SPACE IS F		
Estimated Number of	Creditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Assets	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Liabilities \$0 to \$50,001 t \$50,000 \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

B1 (Official Forn	Case 09-38714 Doc 1 Filed 10/16/09		51:07 Desc Main			
Voluntary		Page 2 of 12 Name of Debtor(s): White, Rhonda				
(This page mus	et be completed and filed in every case)					
	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach a	dditional sheet)			
Location Where Filed:	- None -	Case Number:	Date Filed:			
Location Where Filed:		Case Number:	Date Filed:			
Pen	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	in one, attach additional sheet)			
Name of Debto - None -	or:	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
forms 10K ar pursuant to S and is reques	Exhibit A leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.) A is attached and made a part of this petition.	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). X Signature of Attorney for Debtor(s) Bennett A. Kahn, Rae Kaplan				
	$\begin{tabular}{ll} \bf Exh \\ \bf r \ own \ or \ have \ possession \ of \ any \ property \ that \ posses \ or \ is \ alleged \ to \\ \bf Exhibit \ C \ is \ attached \ and \ made \ a \ part \ of \ this \ petition. \\ \end{tabular}$	ibit C pose a threat of imminent and identifiab	le harm to public health or safety?			
Exhibit I If this is a join	eted by every individual debtor. If a joint petition is filed, each completed and signed by the debtor is attached and made a	a part of this petition.	a separate Exhibit D.)			
	Information Regardin	g the Debtor - Venue				
	(Check any ap					
	Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.					
	There is a bankruptcy case concerning debtor's affiliate, ge					
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.						
	Certification by a Debtor Who Reside		rty			
	(Check all apple Landlord has a judgment against the debtor for possession	•	, complete the following.)			
	(Name of landlord that obtained judgment)					
	(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, th					
	the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.					

Voluntary Petition

(This page must be completed and filed in every case)

Signatures Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 14, United States Code, specified in this petition.

nature of Debtor Rhonda White

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Signature of Attorney*

Signature of Attorney for Debtor(s) Bennett A. Kahn, Rae Kaplan

Printed Name of Attorney for Debtor(s)

Law Offices of Melvin J. Kaplan & Associates P.C.

Firm Name

55 E. Jackson Blvd. Suite 650 Chicago, IL 60604

Address

Email: www.financialrelief.com (312)294-8989 Fax: (312)294-8995

Telephone Number

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

White, Rhonda

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

Page 3

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Rhonda White	Case No.		
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

| Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

| Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

| Active military duty in a military combat zone.

| 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

| I certify under penalty of perjury that the information provided above is true and correct.

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Document

Signature of Debtor:

Rhonda White

Doc 1

Case 09-38714

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Bennett A. Kahn, Rae Kaplan

Printed Name of Attorney

Address:

55 E. Jackson Blvd.

Suite 650

Chicago, IL 60604
(312)294-8989

www.financialrelief.com

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Rhonda White

Printed Name(s) of Debtor(s)

Case No. (if known)

X

Signature of Joint Debtor (if any)

Date

77th Street Depot Federal Credit Un 210 W. 79th Street Chicago, IL 60620

77th Street Depot Federal Credit Un 210 W. 79th Street Chicago, IL 60620

77th Street Depot Federal Credit Un c/o Cuna Mutual Group-Lending Solut P.O. Box 667 Waverly, IA 50677-0667

Affiliated Radiologists, SC c/o Merchants' Credit Guide Co. 223 W. Jackson Blvd. Chicago, IL 60606

Americredit Auto Loans c/o Law Offices of Mitchell Kay, PC 205 W. Randolph St., ste. 920 Chicago, IL 60606

AmeriCredit Financial Services c/o Van Ru Credit Corp. 8550 Ulmerton Rd., Ste. 225 Largo, FL 33771-5351

Americredit*
P.O. Box 183853
Arlington, TX 76096

Bank of America

Bank of America c/o NCO Financial System Inc. 507 Prudential Rd. Horsham, PA 19044

City of Chicago Dept. of Revenue P.O. Box 88291 Chicago, IL 60680-1291

ComEd*
Attn: Bankruptcy Dept.
2100 Swift Drive
Oak Brook, IL 60523

Continental Finance c/o Delmarva Capital Services, LLC P.O. Box 126, 2209 Commerce Rd. Forest Hill, MD 21050

Credit Acceptance Corp/Auto Finance P.O. Box 4499 Beaverton, OR 97076

DHS - Dept. of Human Services Cash Management Unit P.O. Box 19407 Springfield, IL 62794-9407

Educational Credit Management Corp. c/o Edelman, Combs, Latturner & Goo 120 S. LaSalle, 18th Fl. Chicago, IL 60603-3403

First Premier Bank*
P.O. Box 5524
Sioux Falls, SD 57117-5524

I.R.S.*
P.O. Box 21125
Philadelphia, PA 19114

I.R.S.*
P.O. Box 21125
Philadelphia, PA 19114

IL Dept. of Human Service (DHS) P.O. Box 19407 Springfield, IL 62794-9407

Peoples Gas c/o Professional Recovery Consultan 2700 Meridian Pkwy., Ste. 200 Durham, NC 27713-2204 Pep Boys/CACH, LLC c/o Neuheisel Law Firm, P.C. 64 E. Broadway Rd., Ste. 245 Tempe, AZ 85282-1355

Pep Boys/GEMB c/o Encore Receivable Management In 400 N. Rogers Rd., P.O. Box 3330 Olathe, KS 66063-3330

Pep Boys/GEMB* Attn: Bankruptcy Dept. P.O. Box 103104 Roswell, GA 30076

Premier Bankcard, LLC c/o Academy Collection Service, Inc 10965 Decatur Rd. Philadelphia, PA 19154

Rush University Medical Center c/o MRSI 2250 E. Devon Ave., Ste. 352 Des Plaines, IL 60018

Rush University Medical Center P.O. Box 4075 Carol Stream, IL 60197-4075

Rush University Medical Center 1700 W. Van Buren, Ste. 161 TOB Chicago, IL 60612-3244

Rush University Medical Center c/o Computer Credit, Inc. 640 W. 4th St., P.O. Box 5238 Winston Salem, NC 27113-5238

Rush University Medical Center 1700 W. Van Buren, Ste. 161 TOB Chicago, IL 60612-3244

Rush University Medical Center 1700 W. Van Buren, Ste. 161 TOB Chicago, IL 60612-3244

Rush University Medical Group c/o Nationwide Credit & Collection, 815 Commerce Dr., Ste. 100 Oak Brook, IL 60523

Rush University Medical Group 75 Remittance Drive, Ste. 1611 Chicago, IL 60675-1611

Salute Visa Gold c/o Midland Credit Management, Inc. 8875 Aero Dr., Ste. 200 San Diego, CA 92123

Sprint c/o Cavalry Portfolio Services, LLC P.O. Box 1017 Hawthorne, NY 10532

Sprint c/o Cavalry Portfolio Services 7 Skyline Dr. Hawthorne, NY 10532

T-Mobile c/o Diversified Consultants, Inc. P.O. Box 551268 Jacksonville, FL 32255-1268

T-Mobile*
Attn: Bankruptcy Dept.
P.O. Box 37380
Albuquerque, NM 87176

University Pathologists, P.C. 5620 Southwyck Blvd Toledo, OH 43614

US Cellular /o Portfolio Recovery Assoc., LLC P.O. Box 12914 Norfolk, VA 23541 Verizon Wireless c/o Miracle Financial, Inc. 52 Armstrong Rd. Plymouth, MA 02360